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performing a cryptographic operation upon the ATM PIN, thereby generating a non-ATM electronic commerce PIN for use in a second transaction which is a non-ATM transaction.

*cont  
B2  
C1*

2. (Amended) A method according to claim 1, wherein the step of performing a cryptographic operation comprises:  
providing a conversion key; and  
using the conversion key to perform said cryptographic operation upon the ATM PIN.

*G2D  
B3*

6. (Amended) A method according to claim 1, wherein the step of performing a cryptographic operation comprises:  
providing cryptographically-computed data; and  
performing an operation upon the ATM PIN and the cryptographically-computed data.

*GCI  
B4*

10. (Amended) A method according to claim 9, wherein the operation upon the ATM PIN and the cryptographically-computed data comprises either a subtraction operation or an addition operation.

11. (Amended) A method according to claim 10, wherein the step of providing cryptographically-computed data further comprises generating a cryptographically-computed number having a base corresponding to a base of a number representing the ATM PIN, wherein said cryptographically-computed number has a

number of digits corresponding to a number of digits of said number representing the ATM PIN.

12. (Amended) A method according to claim 6, wherein the step of providing cryptographically-computed data comprises generating a cryptographically-computed number having a base corresponding to a base of a number representing the ATM PIN, wherein said cryptographically-computed number has a number of digits corresponding to a number of digits of said number representing the ATM PIN.

B4  
C1  
13. (Amended) A method according to claim 6, wherein the operation upon the [first set of identification data] ATM PIN and the cryptographically-computed data comprises either a subtraction operation or an addition operation.

Sub C1  
B5  
17. (Amended) A system for generating identification data, comprising:  
a memory for storing an ATM PIN; and  
a processor for performing a cryptographic operation upon the ATM PIN, such that said processor generates a second non-ATM PIN related to a non-ATM electronic transaction.

18. (Amended) The system of claim 17, wherein the memory includes means for storing a conversion key, and wherein the processor comprises means for using the conversion key to perform a cryptographic operation upon ATM PIN.

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*Sub C* 22. (Amended) The system of claim 17, wherein the memory includes means for storing cryptographically-computed data, and wherein the processor comprises:  
*B6*  
means for generating the cryptographically-computed data; and  
means for performing an operation upon the ATM PIN and the cryptographically-computed data.

*Sub P* 26. (Amended) The system of claim 25, wherein the means for performing an operation upon the ATM PIN and the cryptographically-computed data comprises either a subtraction means or an addition means.

*B7* 27. (Amended) The system of claim 25, wherein the means for performing an operation further comprises means for generating a cryptographically-computed number having a base corresponding to a base of a number representing the ATM PIN, wherein said cryptographically-computed number has a number of digits corresponding to a number of digits of said number representing the ATM PIN.

28. (Amended) The system of claim 22, wherein the means for performing an operation comprises means for generating a cryptographically-computed number having a base corresponding to a base of a number representing ATM PIN, wherein said cryptographically-computed number has a number of digits corresponding to a number of digits of said number representing the ATM PIN.

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33. (Amended) A system for generating identification data, comprising:
- a memory;
- a processor in communication with the memory; and
- a computer-readable medium in communication with the processor and storing instructions which, when executed, cause the processor to perform the steps of:
- C1 C2*
- storing an ATM PIN in the memory, said first set being related to a first transaction type; and
- B8*
- performing a cryptographic operation upon the ATM PIN, thereby generating a second PIN related to a non-ATM electronic transaction..

34. (Amended) The system of claim 33, wherein the step of performing a cryptographic operation comprises:
- providing a conversion key;
- storing the conversion key in the memory; and
- using the conversion key to perform said cryptographic operation upon the ATM PIN.

- Gub C1*
38. (Amended) The system of claim 33, wherein the step of performing a cryptographic operation comprises:
- B9*
- providing cryptographically-computed data;
- storing the cryptographically-computed data in the memory; and
- performing an operation upon the ATM PIN and the cryptographically-computed data.

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*SAC* 41. (Amended) The system of claim 40, wherein at least a portion of the initial data is obtained from at least a portion of an account number.

*B/P* 42. (Amended) The system of claim 41, wherein the operation upon the ATM PIN and the cryptographically-computed data comprises either a subtraction operation or an addition operation.

43. (Amended) The system of claim 42, wherein the step of providing cryptographically-computed data further comprises generating a cryptographically-computed number having a base corresponding to a base of a number representing the ATM PIN, wherein said cryptographically-computed number has a number of digits corresponding to a number of digits of said number representing the ATM PIN.

44. (Amended) The system of claim 38, wherein the step of providing cryptographically-computed data comprises generating a cryptographically-computed number having a base corresponding to a base of a number representing the ATM PIN, wherein said cryptographically-computed number has a number of digits corresponding to a number of digits of said number representing ATM PIN.

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*Cont*

*B10*

45. (Amended) The system of claim 38, wherein the operation upon the ATM PIN and the cryptographically-computed data comprises either a subtraction operation or an addition operation.

*C1*

*Sub C*

49. (Twice Amended) A method for generating identification data for a non-ATM electronic financial transaction over a communications network, comprising the steps of:

*B11*

providing a first set of identification data related to a first transaction type; performing a cryptographic operation upon the first set of identification data to generate a second set of identification data for use in conducting said non-ATM electronic financial transaction, wherein said first set of identification data is an ATM PIN, said first transaction type is an ATM-transaction, said second set of identification data is a non-ATM electronic commerce PIN; and

performing a second cryptographic operation upon said non-ATM electronic commerce PIN to generate said ATM PIN.

*Sub C1*

50. (Amended) The method of claim 49, further comprising the step of: performing a second cryptographic operation upon said electronic commerce PIN to generate said ATM-PIN.

*B12*